

**RECEIVED**

FEB 22 2011

STATE OF ILLINOIS  
DEPARTMENT OF INSURANCE  
SPRINGFIELD

February 17, 2011

**FILED**

MAR 15 2011

STATE OF ILLINOIS  
DEPARTMENT OF INSURANCE  
SPRINGFIELD, ILLINOIS

RE: Doctors Direct Insurance, Inc. (DDI)  
NAIC Co. Code: 12843  
FEIN: 06-1791609 ✓  
**Medical Malpractice Rate Filing**  
**Tactical Medicine Program**  
**Requested Effective Date: March 15, 2011**

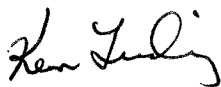
FILING# DDF2011-R

Dear Gayle:

Enclosed please find DDI's rate filing with respect to the captioned program. I trust that you will find everything to be in order.

Also enclosed is a stamped, self-addressed envelope for use with the "return" copy of our filing.

Sincerely,



Kenneth Ludwig  
President and CEO

KL/  
Enclosures

1-0  
MEN  
RUL  
Jeh

## Neuman, Gayle

---

**From:** Kenneth Ludwig [Kenneth.Ludwig@ddiimail.com]  
**Sent:** Tuesday, August 23, 2011 8:25 AM  
**To:** Neuman, Gayle  
**Subject:** RE: Doctors Direct Insurance, Inc. - Rate/Rule Filing #DDF2011-R

Hello, Gayle.

If possible, we would like to stick with the March 15<sup>th</sup> date.

Thanks for all your help and assistance with regard to this matter.

Ken Ludwig

Kenneth Ludwig  
President and CEO  
Doctors Direct Insurance, Inc.  
Office: (630) 574-9800  
Mobile: (708) 212-6500

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**From:** Neuman, Gayle [<mailto:Gayle.Neuman@illinois.gov>]  
**Sent:** Tuesday, August 23, 2011 8:04 AM  
**To:** Kenneth Ludwig  
**Subject:** Doctors Direct Insurance, Inc. - Rate/Rule Filing #DDF2011-R

Mr. Ludwig,

The Department of Insurance has now completed its review of the filing referenced above. Originally, Doctors Direct requested the filing be effective March 15, 2011. Was the filing put in effect on March 15, 2011 or do you wish to have a different effective date?

Your prompt response is appreciated.

*Gayle Neuman*

Illinois Department of Insurance  
Property & Casualty Compliance  
(217) 524-6497

Please refer to the Property & Casualty Review Checklists before submitting any filing. The checklists can be accessed through the Department's website at [www.insurance.illinois.gov](http://www.insurance.illinois.gov).

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# ILLINOIS CERTIFICATION FOR MEDICAL MALPRACTICE RATES

(215 ILCS 5/155.18)(3) states that medical liability rates shall be certified in such filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience.

I, Kenneth Ludwig, a duly authorized officer of Doctors Direct Insurance, Inc., am authorized to certify on behalf of the Company making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

I, Chad C. Karls, FCAS, MAAA, a duly authorized actuary of Milliman, Inc. am authorized to certify on behalf of Doctors Direct Insurance making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

Kenneth Ludwig  
Signature and Title of Authorized Insurance Company Officer

05/23/11  
Date

Chad Karls  
Signature, Title and Designation of Authorized Actuary

May 26, 2011  
Date

Insurance Company FEIN 06-1791609 Filing Number #DDF2011-R

Insurer's Address 1140 Lake Street, Suite 500

City Oak Park State IL Zip Code 60301

Contact Person's:

-Name and E-mail Kenneth Ludwig Kenneth.ludwig@ddiemail.com

-Direct Telephone and Fax Number (630) 574-9800 (866) 422-2300 (fax)

**DOCTORS DIRECT INSURANCE, INC.**  
**RATE AND RULE MANUAL**  
**\*\*\* Tactical Medicine \*\*\***

Doctors Direct Insurance (DDI) has developed a specialized program for Illinois physicians. This coverage applies only to a particular and limited form of medical practice known as “tactical medicine.”

**Background** - DDI has had requests from a few Illinois physicians to put together a program for doctors who participate with certain governmental agencies in support of law enforcement actions. This participation by doctors, called “tactical medicine,” appears to be a limited, part-time activity undertaken by several Illinois physicians. (The website [www.emtt.org](http://www.emtt.org) offers training in Savannah, Georgia for this branch of medical practice. There is also a web site reference for Illinois – [www.itoa.org](http://www.itoa.org).)

The reasons for which DDI would offer this ancillary product – medical malpractice for physicians engaged in the practice of tactical medicine – are two-fold:

This liability exposure appears to be (a) very limited and (b) not taken care of by any type of “shield” law.

The Company has received requests for this limited coverage and, as a responsive carrier for Illinois physicians, we want to provide it, if possible.

**Underwriting and Policy Issuance** - Upon receiving a request for tactical medicine coverage, DDI staff members are to determine the following information:

The names(s) of the tactical or SWAT unit(s) with which the doctor is associated; and

The number of tactical “events” – including training sessions – attended by the doctor on an annual basis.

Upon satisfactory receipt of the above, DDI will issue the Tactical Medicine Policy (which is has been filed with Illinois Insurance Department as “DDI TACTICAL 001”).

**Rates** – With respect to pricing for the tactical medicine policy, in the absence of actual claims data, the following rate table applies:

Annual Tactical Event Participations	Annual Premium \$
15 or fewer	2,000
16 or more	3,500

The rates shown apply in a level manner to all steps of claims made rating, first year through mature.

**Rate Credits and Surcharges** – Underwriters may apply a credit of up to 15% or impose a surcharge of up to 15% if, in the Underwriter’s judgment, the risk presented is lower or greater than that which is considered to be standard.

## Neuman, Gayle

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**From:** Neuman, Gayle  
**Sent:** Friday, May 20, 2011 9:45 AM  
**To:** 'Kenneth Ludwig'  
**Subject:** RE: Tactical Medicine - Rate/Rule Filing #DDF2011-R

Mr. Ludwig,

I personally did not receive the March letter from Milliman. Perhaps this information was received in our company financial area. Did the Milliman letter provide any part of the response that I requested? Please advise.

*Gayle Neuman*

Illinois Department of Insurance  
(217)524-6497

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**From:** Kenneth Ludwig [<mailto:Kenneth.Ludwig@ddiimail.com>]  
**Sent:** Friday, May 20, 2011 9:34 AM  
**To:** Neuman, Gayle  
**Subject:** RE: Tactical Medicine - Rate/Rule Filing #DDF2011-R

Dear Ms. Neuman —

I believe that a letter was sent in March to the Department by our actuary, Milliman. Please advise if this is not the case.

I will issue a letter shortly addressing all other concerns, including my personal certification that the Tactical Medicine rates are appropriate.

Kenneth Ludwig  
President and CEO  
Doctors Direct Insurance, Inc.  
Office: (630) 574-9800  
Mobile: (708) 212-6500

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**From:** Neuman, Gayle [<mailto:Gayle.Neuman@illinois.gov>]  
**Sent:** Friday, May 20, 2011 7:40 AM  
**To:** Kenneth Ludwig  
**Subject:** FW: Tactical Medicine - Rate/Rule Filing #DDF2011-R

Mr. Ludwig,

I do not have record of receiving a response to my March 3, 2011 e-mail included below. Please advise.

*Gayle Neuman*

Illinois Department of Insurance

(217)524-6497

**From:** Neuman, Gayle  
**Sent:** Thursday, March 03, 2011 1:54 PM  
**To:** [Kenneth.Ludwig@ddiimail.com](mailto:Kenneth.Ludwig@ddiimail.com)  
**Subject:** Tactical Medicine - Rate/Rule Filing #DDF2011-R

Mr. Ludwig,

I am in receipt of the above referenced filing submitted with your cover letter dated February 17, 2011. I have assigned the above referenced number to this submission.

215 ILCS 5/155.18 states it shall be certified in this filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience. This information is required in every rate/rule filing for medical malpractice.

Please indicate if your company has a plan for the gathering of statistics or the reporting of statistics to statistical agencies? If yes, what stat agency is being used?

The manual should additionally indicate if coverage is occurrence or claims-made. What liability limits are represented for the two premiums provided? Does Doctors Direct offer additional limits, schedule rating, deductibles or payment plans for this program. If so, such information should be included in the manual.

I request receipt of your response by March 15, 2011. If you have any questions, feel free to contact me.

*Gayle Neuman*

Illinois Department of Insurance  
Property & Casualty Compliance  
(217) 524-6497

Please refer to the Property & Casualty Review Checklists before submitting any filing. The checklists can be accessed through the Department's website at [www.insurance.illinois.gov](http://www.insurance.illinois.gov).

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## Neuman, Gayle

---

**From:** Neuman, Gayle  
**Sent:** Monday, May 23, 2011 7:39 AM  
**To:** 'Kenneth Ludwig'  
**Subject:** FW: Tactical Medicine - Rate/Rule Filing #DDF2011-R  
**Attachments:** 1 ILLINOIS CERTIFICATION FORM.pdf

Here is the form that I forgot to attach.

*Gayle Neuman*

Illinois Department of Insurance  
(217)524-6497

---

**From:** Neuman, Gayle  
**Sent:** Monday, May 23, 2011 7:37 AM  
**To:** 'Kenneth Ludwig'  
**Subject:** RE: Tactical Medicine - Rate/Rule Filing #DDF2011-R

Mr. Ludwig,

215 ILCS 5/155.18 states it shall be certified in this filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience. This information is required in every rate/rule filing for medical malpractice. I have attached a copy of a certification form. The letter provided does not include a certification from a company officer.

*Gayle Neuman*

Illinois Department of Insurance  
(217)524-6497

---

**From:** Kenneth Ludwig [<mailto:Kenneth.Ludwig@ddiimail.com>]  
**Sent:** Friday, May 20, 2011 11:59 AM  
**To:** Neuman, Gayle  
**Subject:** RE: Tactical Medicine - Rate/Rule Filing #DDF2011-R

I was wrong about the March date. The actuary's letter was dated February 17<sup>th</sup> and was included with my filing on that date (see attachment). Is this sufficient as far as the actuary is concerned?

As stated below, I will provide a letter shortly addressing the other matters.

Ken Ludwig

**Kenneth Ludwig**  
**President and CEO**  
**Doctors Direct Insurance, Inc.**  
**Office: (630) 574-9800**  
**Mobile: (708) 212-6500**

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## Neuman, Gayle

---

**From:** Kenneth Ludwig [Kenneth.Ludwig@ddiimail.com]  
**Sent:** Monday, May 23, 2011 9:42 AM  
**To:** Neuman, Gayle  
**Subject:** RE: Tactical Medicine - Rate/Rule Filing #DDF2011-R

Thank you, Gayle.

We will handle it ASAP.

Kenneth Ludwig  
President and CEO  
Doctors Direct Insurance, Inc.  
Office: (630) 574-9800  
Mobile: (708) 212-6500

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**From:** Neuman, Gayle [<mailto:Gayle.Neuman@illinois.gov>]  
**Sent:** Monday, May 23, 2011 7:39 AM  
**To:** Kenneth Ludwig  
**Subject:** FW: Tactical Medicine - Rate/Rule Filing #DDF2011-R

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*Gayle Neuman*

Illinois Department of Insurance  
(217)524-6497

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**To:** 'Kenneth Ludwig'  
**Subject:** RE: Tactical Medicine - Rate/Rule Filing #DDF2011-R

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*Gayle Neuman*

Illinois Department of Insurance  
(217)524-6497

**From:** Kenneth Ludwig [<mailto:Kenneth.Ludwig@ddiemail.com>]

**Sent:** Friday, May 20, 2011 11:59 AM

**To:** Neuman, Gayle

**Subject:** RE: Tactical Medicine - Rate/Rule Filing #DDF2011-R

I was wrong about the March date. The actuary's letter was dated February 17<sup>th</sup> and was included with my filing on that date (see attachment). Is this sufficient as far as the actuary is concerned?

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Ken Ludwig

Kenneth Ludwig

President and CEO

Doctors Direct Insurance, Inc.

Office: (630) 574-9800

Mobile: (708) 212-6500

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## Neuman, Gayle

---

**From:** Kenneth Ludwig [Kenneth.Ludwig@ddiimail.com]  
**Sent:** Thursday, May 26, 2011 1:26 PM  
**To:** Neuman, Gayle  
**Subject:** RE: Tactical Medicine - Rate/Rule Filing #DDF2011-R

Gayle – I am still on this – the actuary said he would sign it today and PDF it to me, and then I will send it to you ASAP.

Ken

Kenneth Ludwig  
President and CEO  
Doctors Direct Insurance, Inc.  
Office: (630) 574-9800  
Mobile: (708) 212-6500

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**Subject:** FW: Tactical Medicine - Rate/Rule Filing #DDF2011-R

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*Gayle Neuman*

Illinois Department of Insurance  
(217)524-6497

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*Gayle Neuman*

Illinois Department of Insurance  
(217)524-6497

**From:** Kenneth Ludwig [<mailto:Kenneth.Ludwig@ddiimail.com>]

**Sent:** Friday, May 20, 2011 11:59 AM

**To:** Neuman, Gayle

**Subject:** RE: Tactical Medicine - Rate/Rule Filing #DDF2011-R

I was wrong about the March date. The actuary's letter was dated February 17<sup>th</sup> and was included with my filing on that date (see attachment). Is this sufficient as far as the actuary is concerned?

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Ken Ludwig

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**President and CEO**

**Doctors Direct Insurance, Inc.**

**Office: (630) 574-9800**

**Mobile: (708) 212-6500**

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## Neuman, Gayle

---

**From:** Kenneth Ludwig [Kenneth.Ludwig@ddiimail.com]  
**Sent:** Thursday, May 26, 2011 2:47 PM  
**To:** Neuman, Gayle  
**Subject:** Filing Number: DDF2011-R  
**Attachments:** ILLINOIS CERT FORM (Signed by Both).pdf

Dear Gayle:

Attached please find the requisite certification. Please advise if anything additional is necessary to complete the documentation for this filing.

Thank you for your patience.

Ken

Kenneth Ludwig  
President and CEO  
Doctors Direct Insurance, Inc.  
Office: (630) 574-9800  
Mobile: (708) 212-6500

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## ILLINOIS CERTIFICATION FOR MEDICAL MALPRACTICE RATES

(215 ILCS 5/155.18)(3) states that medical liability rates shall be certified in such filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience.

I, Kenneth Ludwig, a duly authorized officer of Doctors Direct Insurance, Inc., am authorized to certify on behalf of the Company making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

I, Chad C. Karls, FCAS, MAAA, a duly authorized actuary of Milliman, Inc. am authorized to certify on behalf of Doctors Direct Insurance, making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

Kenneth Ludwig 05/23/11  
Signature and Title of Authorized Insurance Company Officer Date

Chad Karls May 26, 2011  
Signature, Title and Designation of Authorized Actuary Date

Insurance Company FEIN 06-1791609 Filing Number #DDF2011-R

Insurer's Address 1140 Lake Street, Suite 500

City Oak Park State IL Zip Code 60301

Contact Person's:

-Name and E-mail Kenneth Ludwig Kenneth.ludwig@ddiemail.com

-Direct Telephone and Fax Number (630) 574-9800 (866) 422-2300 (fax)

## Neuman, Gayle

---

**From:** Neuman, Gayle  
**Sent:** Friday, May 27, 2011 10:45 AM  
**To:** 'Kenneth Ludwig'  
**Subject:** RE: Filing Number: DDF2011-R

Mr. Ludwig,

As requested in my March 3, 2011 e-mail, please also forward the following:

Please indicate if your company has a plan for the gathering of statistics or the reporting of statistics to statistical agencies? If yes, what stat agency is being used?

The manual should additionally indicate if coverage is occurrence or claims-made. What liability limits are represented for the two premiums provided? Does Doctors Direct offer additional limits, schedule rating, deductibles or payment plans for this program. If so, such information should be included in the manual.

Your prompt attention is appreciated.

*Gayle Neuman*

Illinois Department of Insurance  
(217)524-6497

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Ken

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## Neuman, Gayle

---

**From:** Kenneth Ludwig [Kenneth.Ludwig@ddiimail.com]  
**Sent:** Wednesday, June 01, 2011 12:00 PM  
**To:** Neuman, Gayle  
**Subject:** RE: Filing Number: DDF2011-R

Gayle – Thank you for your patience with me.

I have sent our Tactical Medicine Rules Manual to you today, along with the assurance that, that, pursuant to 50 IL Adm. Code 929, Doctors Direct has its own plan for gathering of medical liability statistics.

Ken

Kenneth Ludwig  
President and CEO  
Doctors Direct Insurance, Inc.  
Office: (630) 574-9800  
Mobile: (708) 212-6500

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**Subject:** RE: Filing Number: DDF2011-R

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The manual should additionally indicate if coverage is occurrence or claims-made. What liability limits are represented for the two premiums provided? Does Doctors Direct offer additional limits, schedule rating, deductibles or payment plans for this program. If so, such information should be included in the manual.

Your prompt attention is appreciated.

*Gayle Neuman*

Illinois Department of Insurance  
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Ken

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1140 Lake Street • Suite 500 • Oak Park, IL 60301  
Phone: 630-574-9800 • Fax: 866-422-2300  
www.DoctorsDirectInsurance.com

**RECEIVED**

JUN - 3 2011

STATE OF ILLINOIS  
DEPARTMENT OF INSURANCE  
SPRINGFIELD

June 1, 2011

Ms. Gayle Neuman  
Illinois Department of Insurance  
320 W. Washington Street  
Springfield, IL 62767-0001

RE: Doctors Direct Insurance, Inc. (DDI)  
NAIC Co. Code: 12843  
FEIN: 06-1791609  
**Medical Malpractice Rate and Form Filing**  
**Tactical Medicine**

Dear Gayle:

Enclosed please find DDI's rules manual in support of our filing for the captioned program. I trust that you will find everything to be in order.

Please be advised that, pursuant to 50 IL Adm. Code 929, Doctors Direct has its own plan for gathering of medical liability statistics. A copy of this plan is available to the Director at any time upon request.

Also enclosed is a stamped, self-addressed envelope for use with the "return" copy of these materials.

Sincerely,

Kenneth Ludwig  
President and CEO

KL/  
Enclosure

## Neuman, Gayle

---

**From:** Neuman, Gayle  
**Sent:** Monday, June 06, 2011 11:17 AM  
**To:** 'Kenneth Ludwig'  
**Subject:** RE: Filing Number: DDF2011-R

Mr. Ludwig,

I want to clarify that no schedule rating plan is utilized. What are the claims-made factors? How many years to maturity? What are the extended reporting period factors? All of this information should be included in the manual page(s).

Your prompt attention is appreciated.

*Gayle Neuman*

Illinois Department of Insurance  
(217)524-6497

---

**From:** Kenneth Ludwig [<mailto:Kenneth.Ludwig@ddiimail.com>]  
**Sent:** Wednesday, June 01, 2011 12:00 PM  
**To:** Neuman, Gayle  
**Subject:** RE: Filing Number: DDF2011-R

Gayle – Thank you for your patience with me.

I have sent our Tactical Medicine Rules Manual to you today, along with the assurance that, that, pursuant to 50 IL Adm. Code 929, Doctors Direct has its own plan for gathering of medical liability statistics.

Ken

Kenneth Ludwig  
President and CEO  
Doctors Direct Insurance, Inc.  
Office: (630) 574-9800  
Mobile: (708) 212-6500

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**From:** Neuman, Gayle [<mailto:Gayle.Neuman@illinois.gov>]  
**Sent:** Friday, May 27, 2011 10:45 AM  
**To:** Kenneth Ludwig  
**Subject:** RE: Filing Number: DDF2011-R

Mr. Ludwig,

As requested in my March 3, 2011 e-mail, please also forward the following:

Please indicate if your company has a plan for the gathering of statistics or the reporting of statistics to statistical agencies? If yes, what stat agency is being used?

The manual should additionally indicate if coverage is occurrence or claims-made. What liability limits are represented for the two premiums provided? Does Doctors Direct offer additional limits, schedule rating, deductibles or payment plans for this program. If so, such information should be included in the manual.

Your prompt attention is appreciated.

*Gayle Neuman*

Illinois Department of Insurance  
(217)524-6497

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**From:** Kenneth Ludwig [<mailto:Kenneth.Ludwig@ddiimail.com>]

**Sent:** Thursday, May 26, 2011 2:47 PM

**To:** Neuman, Gayle

**Subject:** Filing Number: DDF2011-R

Dear Gayle:

Attached please find the requisite certification. Please advise if anything additional is necessary to complete the documentation for this filing.

Thank you for your patience.

Ken

Kenneth Ludwig  
President and CEO  
Doctors Direct Insurance, Inc.  
Office: (630) 574-9800  
Mobile: (708) 212-6500

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1140 Lake Street • Suite 500 • Oak Park, IL 60301  
Phone: 630-574-9800 • Fax: 866-422-2300  
www.DoctorsDirectInsurance.com

June 6, 2011

**RECEIVED**

JUN - 8 2011

Ms. Gayle Neuman  
Illinois Department of Insurance  
320 W. Washington Street  
Springfield, IL 62767-0001

**STATE OF ILLINOIS  
DEPARTMENT OF INSURANCE  
SPRINGFIELD**

RE: Doctors Direct Insurance, Inc. (DDI)  
NAIC Co. Code: 12843  
FEIN: 06-1791609  
**Medical Malpractice Rate and Form Filing  
Tactical Medicine**

Dear Gayle:

Thank you for your e-mail that was sent today.

Enclosed please find a revised DDI rules manual in support of our filing for the captioned program. I trust that you will find everything to be in order.

With respect to the claims made steps, maturity is reached in five (5) years and the attached document already deals with that issue under "Rate Table" with the following wording:

*The rates as shown would apply in a level manner to all steps of claims made rating, first year through mature.*

Per your comments, we have added a paragraph for Extended Reporting Coverage that establishes a factor of 2.00 for the extended reporting ("tail") premium.

Also enclosed is a stamped, self-addressed envelope for use with the "return" copy of these materials.

Sincerely,

Kenneth Ludwig  
President and CEO

KL/  
Enclosure

**DOCTORS DIRECT INSURANCE, INC.  
RULES MANUAL**

**TACTICAL MEDICINE**

**Tactical Medicine Professional Liability**

Approximately 100 physicians in the State of Illinois participate with certain governmental agencies in support of law enforcement actions. This participation by doctors, called "tactical medicine," appears to be a limited, part-time activity.

**Type of Coverage**

All tactical medicine policies will be issued on a claims-made basis. The policy term will be one year in all cases

**Limits of Liability**

Only limits of \$1,000,000/\$3,000,000 are offered.

**Deductibles**

No per claim or aggregate deductible are available under the Tactical Medicine Program.

**Rate Table**

Annual Tactical Event Participations	Annual Premium \$
15 or fewer	2,000
16 or more	3,500

The rates as shown would apply in a level manner to all steps of claims made rating, first year through mature.

**Extended Reporting Coverage**

The premium for extended reporting coverage will be calculated by applying a factor of 2.00 to the otherwise applicable claims made rate.

**Payment Plans**

All annual premium amounts will be due and payable at the inception of the then-current policy term.

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**DOCTORS DIRECT INSURANCE, INC.**  
**RULES MANUAL**

**TACTICAL MEDICINE**

**Tactical Medicine Professional Liability**

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16 or more	3,500

The rates as shown would apply in a level manner to all steps of claims made rating, first year through mature.

**Payment Plans**

All annual premium amounts will be due and payable at the inception of the then-current policy term.

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## Neuman, Gayle

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**From:** Neuman, Gayle  
**Sent:** Thursday, June 09, 2011 9:36 AM  
**To:** 'Kenneth Ludwig'  
**Subject:** Filing #DDF2011-R

Mr. Ludwig,

The rate/rule manual must indicate that the extended reporting period (tail coverage) premium will be priced as a factor of one of the following: (1) the last twelve months premium; (2) the premium in effect at policy issuance; or (3) the expiring annual premium. Additionally, it should list the factor(s) to be used to figure the premium, which of the three premiums the factor will be applied to, and any credits, discounts, etc. that will be added or removed when determining the final premium.

Is the extended reporting period for one year, unlimited or other? The manual should include this information.

Please confirm in writing that no schedule rating plan is being used if that is correct. Your prompt attention is appreciated.

*Gayle Neuman*

Illinois Department of Insurance  
Property & Casualty Compliance  
(217) 524-6497

Please refer to the Property & Casualty Review Checklists before submitting any filing. The checklists can be accessed through the Department's website at [www.insurance.illinois.gov](http://www.insurance.illinois.gov).

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Phone: 630-574-9800 • Fax: 866-422-2300  
www.DoctorsDirectInsurance.com

**RECEIVED**

June 9, 2011

JUN 13 2011

STATE OF ILLINOIS  
DEPARTMENT OF INSURANCE  
SPRINGFIELD

Ms. Gayle Neuman  
Illinois Department of Insurance  
320 W. Washington Street  
Springfield, IL 62767-0001

RE: Doctors Direct Insurance, Inc. (DDI)  
NAIC Co. Code: 12843  
FEIN: 06-1791609  
**Medical Malpractice Rate and Form Filing  
Tactical Medicine**

Dear Gayle:

Thank you for your e-mail that was sent today.

Enclosed please find another revised DDI rules manual in support of our filing for the captioned program. I have marked it "Final" not to be presumptuous, but so as to distinguish it from the previous revised document.

I can confirm to you that no schedule rating plan is being utilized with this program.

Also enclosed is a stamped, self-addressed envelope for use with the "return" copy of these materials.

Gayle, thank you for your patience with us.

Sincerely,

Kenneth Ludwig  
President and CEO

KL/  
Enclosures

**FILED**

MAR 15 2011

**DOCTORS DIRECT INSURANCE, INC.  
RULES MANUAL**

**FINAL**

STATE OF ILLINOIS  
DEPARTMENT OF INSURANCE  
SPRINGFIELD, ILLINOIS

**TACTICAL MEDICINE**

**Tactical Medicine Professional Liability**

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**Type of Coverage**

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**Limits of Liability**

Only limits of \$1,000,000/\$3,000,000 are offered.

**Deductibles**

No per claim or aggregate deductible are available under the Tactical Medicine Program.

**Rate Table**

<u>Annual Tactical Event Participations</u>	<u>Annual Premium \$</u>
15 or fewer	2,000
16 or more	3,500

The rates as shown would apply in a level manner to all steps of claims made rating, first year through mature.

**Extended Reporting Coverage**

Extended reporting coverage is available. The reporting period is unlimited.

The premium for extended reporting coverage is determined by a factor applicable to the expiring annual premium. The factor to be applied to the expiring annual premium is 2.00.

There are no credits, discounts or other factors to be applied when determining the premium.

**Payment Plans**

All annual premium amounts will be due and payable at the inception of the then-current policy term.

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